

**Information to identify the case:**

Debtor 1	<b>Fred D Ritchie</b>	Social Security number or ITIN	<b>xxx-xx-8098</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Laura Ritchie</b>	Social Security number or ITIN	<b>xxx-xx-4426</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Northern District of Illinois</b>	Date case filed for chapter	<b>13 8/28/19</b>
Case number:	<b>19-24291</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Fred D Ritchie	Laura Ritchie
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	24561 Tufton St. Plainfield, IL 60585	24561 Tufton St. Plainfield, IL 60585
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 8/29/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<p><b>October 9, 2019 at 10:30 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Debtors must bring a picture ID and proof of their Social Security Number.</b></p> <p><b>Location:</b> 801 Warrenville Rd, Ste 655, Lisle, IL 60532-3614</p>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>Filing deadline: 12/9/19</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 11/6/19</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 2/24/20</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>
<b>9. Filing of plan</b>	<p>The hearing on confirmation will be held on: <b>11/1/19 at 11:30 AM</b>, Location: <b>Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432</b>. The debtor has not filed a plan as of this date. A copy of the plan will be sent separately.</p> <p><b>The Disclosure of Compensation has not been filed at this time</b>          Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<b>11. Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<b>13. Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Fred D Ritchie  
 Laura Ritchie  
 Debtors

Case No. 19-24291-PSH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: ldavis  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 21

Date Rcvd: Aug 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2019.

db/jdb tr  
 28147556 +Fred D Ritchie, Laura Ritchie, 24561 Tufton St., Plainfield, IL 60585-5768  
 28147561 +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350  
 28147563 +Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546  
 28147564 +Freedman Anselmo Linberg LLC, 1771 West Diehl Rd., Naperville, IL 60563-4917  
 28147564 +Main Street Aquisition Group, MILLER AND STEENO, P.C, 11970 BORMAN DRIVE Ste 250, Saint Louis, MO 63146-4153  
 28147564 +Merchants? Credit Guide Co., 223 West Jackson Boulevard, Suite 700, Chicago, IL 60606-6914  
 28147565 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 28147566 +Nationwide Cac Llc, 10255 W Higgins Rd, Rosemont, IL 60018-5606  
 28147568 +Nicor Gas, Att: Bankruptcy Dept, P.O. Box 5407, Carol Stream, IL 60197-5407  
 28147569 +The Shindler Law Firm, 1990 E. ALGONQUIN STE 180, Schaumburg, IL 60173-4164  
 28147570 Title Max, 12443 IL-59, Plainfield, IL 60585

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: cutlerfilings@gmail.com Aug 30 2019 01:38:18 David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Aug 30 2019 01:40:27 Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027  
 28147555 +E-mail/Text: bky@americanprofit.net Aug 30 2019 01:41:03 American Profit Recovery, Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288  
 28147557 +EDI: CAPITALONE.COM Aug 30 2019 05:13:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 28147558 +E-mail/Text: bankruptcy@cavps.com Aug 30 2019 01:41:02 Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 28147559 +EDI: CONVERGENT.COM Aug 30 2019 05:13:00 Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004  
 28147560 +E-mail/Text: bknotice@ercbpo.com Aug 30 2019 01:40:48 ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 28147562 EDI: IRS.COM Aug 30 2019 05:13:00 Internal Revenue Service, c/o Centralized Insolvency Operatio, Post Office Box 7346, Philadelphia, PA 19101-7346  
 28147567 E-mail/Text: usbknotice@ncc.us Aug 30 2019 01:38:38 Nationwide Credit & Collections, Inc, Attn : Bankruptcy, 815 Commerce Dr Ste 270, Oak Brook, IL 60523  
 28147571 +EDI: VERIZONCOMB.COM Aug 30 2019 05:13:00 Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 31, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 2 Laura Ritchie cutlerfilings@gmail.com, r48280@notify.bestcase.com  
 David H Cutler on behalf of Debtor 1 Fred D Ritchie cutlerfilings@gmail.com, r48280@notify.bestcase.com  
 Glenn B Stearns stearns\_g@lisle13.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4